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Mother of twin 16 year old boys who just started driving

April 25, 2013

The Honorable State Representative Peter Lund, Committee Chair  
Michigan House of Representatives Insurance Committee  
374 Capitol Building  
Lansing, MI 48909

RE: Opposition to House Bill 4612

Chairman Lund and Members of the House Insurance Committee:

In Michigan, we are able to ensure our youngest drivers (who are most likely to be involved in a serious automobile accident) will have the coverage they need to recover to their maximum potential in the event of a catastrophic injury without bankrupting their families or having them become a burden on the State of Michigan's Medicaid roles.

Recovering to maximum potential goes beyond the medical care a catastrophically injured individual receives in the hospital or acute care facilities. Therapies and rehabilitations are all major components to the recovery and quality of life for victims of automobile accidents. And while there are various rehabilitations that all serve great purposes, Vocational Rehabilitation is what I want to address with you today.

Vocational Rehabilitation has a very reasonable and necessary role in the recovery of those who have been injured in an automobile accident. Before a catastrophic accident, these individual's were just like you and I. They got up, got dressed, went to work and provided for themselves or their families. Vocational Rehabilitation gives that opportunity back to them. Services such as job skill training/retraining, job assessment, education, work behaviors, and supported employment are the basis of Vocational Rehabilitation. And while these services are the cornerstones, an individualized approach is taken to ensure that each person receives exactly what they need, so that they can be successful in their return to gainful employment whether it is community based employment or in a non-traditional sheltered workshop environment.

With recent studies showing that the largest at risk population for sustaining a traumatic brain injury in an automobile accident is between the ages of 16 – 34, the need for effective Vocational Rehabilitation becomes even more amplified. Individuals who are catastrophically injured at these ages will have their entire lives in front of them little to no hope of returning to or entering into the workplace unless they are able to receive Vocational Rehabilitation Services.

While working as a Licensed Vocational Rehabilitation Counselor, I recognized the need for a workshop that served only the traumatic brain injury population. Up until this point, individuals with traumatic brain injuries only had the option to work in a traditional sheltered workshop who serves a mixed population that included the developmentally disabled, mentally retarded, psychiatric clients, and individuals on a return to work program from prison. Often times, these traditional workshops were dirty, poorly lit warehouses, paid piece rate, and frequently would run out of work leaving their clients with nothing to do. For an individual with a traumatic brain injury that remembers what life was like before the accident, the traditional workshop environment is not a good fit.

After extensive research and hard work, I opened a community placement and training program in 2004 called Unique Options. What makes Unique Options different from a traditional workshop is we are a clean, well lit, professionally staffed work place that only accepts individuals with traumatic brain injuries. Unique Options provides real work for real paychecks. We are not a day treatment program. Our clients work in areas such as production, quality inspection, assembly, sort/salvage, packaging, computer training, woodworking, small engine repair, paint/stain, upholstery, horticulture, automotive

detailing, custodial, building maintenance, and retail services. We are an ISO 9001 registered company. This has allowed us to obtain contracts with Tier 2 and Tier 3 suppliers that provide products to Ford, GM, and Chrysler, as well as several companies that provide parts to the US Military. We also do work for a Michigan based greeting card company that has our clients handle their quality inspection and assembly process for all of their accounts in the United States and Great Britain. This company had transferred all of their international work to Great Britain, but found the quality of the work was not as good, so they transferred it all back to us. We are very proud of this since there are not many companies that were able to bring work from overseas back to Michigan.

If auto no-fault is to change, Vocational Rehabilitation and will no longer be available to those who need it either due to their lifetime cap already being reached, or because of the restrictive limits placed upon rehab and therapies. This will mean that an individual will have recovered to their maximum medical potential and will be ready to take that next step of reintegration into the community and returning to work, but will find themselves with nowhere to turn to help make this possible.

No matter the level of Vocational Rehabilitation an individual might require, it does not take away for the importance of employment in their lives. Employment creates purpose and this is the driving force that gives an individual reason to get up in the morning, contribute to society, work towards their goals, and know that what they do does makes a difference. Please ensure their ability to return to work and that quality of life is not overlooked or forgotten about just because a financial cap has already been met.